

SERFF Tracking Number: *TCRE-125926634* *State:* *Arkansas*
Filing Company: *Teachers Insurance and Annuity Association of* *State Tracking Number:* *41156*
 America
Company Tracking Number: *IGRS-403B-E1*
TOI: *A02.1G Group Annuities - Deferred Non-* *Sub-TOI:* *A02.1G.002 Flexible Premium*
 Variable and Variable
Product Name: *IGRS-Retirement Choice*
Project Name/Number: *2008-12-IGRS-403b Endorsement/IGRS-403b-E1*

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: IGRS-Retirement Choice SERFF Tr Num: TCRE-125926634 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 41156

Variable and Variable

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: IGRS-403B-E1 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Audrey Bozzetto Disposition Date: 12/23/2008

Date Submitted: 12/17/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 2008-12-IGRS-403b Endorsement

Project Number: IGRS-403b-E1

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/23/2008

State Status Changed: 12/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

Enclosed for approval are the above referenced forms. These forms do not replace any previously submitted forms.

Forms IGRS-403b-E1 and IGRSP-403b-E1 are endorsements to be issued with, or mailed to inforce contractholders of our Retirement Choice Annuity and Retirement Choice Plus Annuity Contracts, respectively.

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These endorsements are necessary in order to comply with the IRS 403(b) regulations that require that certain provisions required by that regulation not only be in the written 403(b) plan document but in contracts funding the 403(b) plan as well.

We have bracketed those elements that are being submitted as variable.

A certification of readability is not included as this product is a security subject to federal jurisdiction.

These forms will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the book-turn duplex printing, pagination, location of print lines and words, signature graphics, and the type of font (but not point size to less than 10) of these forms without resubmitting for approval.

We would like to implement these forms as soon as possible. If you have any questions about these forms or if there is anything we can do to make your review easier, please call me at 800-842-2733, extension 23-1600.

Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Audrey Bozzetto, Senior Contract Forms Specialist
730 Third Avenue
New York, NY 10017
abozzetto@tiaa-cref.org
(800) 842-2733 [Phone]
(212) 916-5903[FAX]

Filing Company Information

Teachers Insurance and Annuity Association of America
730 Third Avenue
New York, NY 10017
CoCode: 69345
Group Code: 1216
Group Name: TIAA-CREF
FEIN Number: 13-1624203
State of Domicile: New York
Company Type: L&H
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: 2 endorsements x \$20 each.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$40.00	12/17/2008	24585013

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Product Name:	IGRS-Retirement Choice		
Project Name/Number:	2008-12-IGRS-403b Endorsement/IGRS-403b-E1		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/23/2008	12/23/2008

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Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TCRE-125926634 State: Arkansas

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Company Tracking Number: IGRS-403B-E1

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Endorsement to your TIAA Retirement Choice Annuity Contract		Yes
Form	Endorsement to your TIAA Retirement Choice Plus Annuity Contract		Yes

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Form Schedule

Lead Form Number: IGRS-403b-E1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IGRS-403b-E1	Policy/Cont	Endorsement to your Initial			0	IGRS-403b-E1.pdf
		ract/Fratern	TIAA Retirement				
		al	Choice Annuity				
		Certificate:	Contract				
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					
	IGRSP-403b-E1	Policy/Cont	Endorsement to your Initial			0	IGRSP-403b-E1.pdf
		ract/Fratern	TIAA Retirement				
		al	Choice Plus Annuity				
		Certificate:	Contract				
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

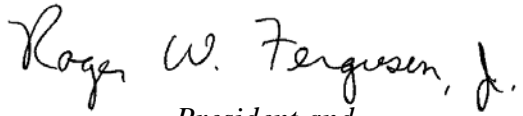
730 Third Avenue, New York, N.Y. 10017-3206
Telephone: [800-842-2733]

Endorsement to Your TIAA Retirement Choice Annuity Contract

Effective Date: [Upon receipt / Attached at issue]

This endorsement is part of your contract with TIAA. It adds a provision to your contract, as follows:

This contract is intended to comply with Section 403(b) of the Internal Revenue Code of 1986, as amended, and its terms shall be interpreted accordingly. As such, TIAA and the Employer shall apply the limitations of and follow the requirements of Treasury Regulation sections 1.403(b)-3(a)(4) (deferral limitations), 1.403(b)-3(a)(6) (minimum required distributions), 1.403(b)-3(a)(7) (rollover distribution requirements), 1.403(b)-3(a)(8) (limitation on incidental benefits) and 1.403(b)-3(a)(9) (maximum annual additions) and such other limitations, requirements or successor Treasury regulation sections as may be promulgated pursuant to Applicable Law.


*President and
Chief Executive Officer*

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

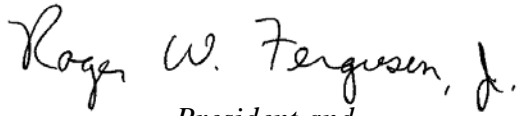
730 Third Avenue, New York, N.Y. 10017-3206
Telephone: [800-842-2733]

Endorsement to Your TIAA Retirement Choice Plus Annuity Contract

Effective Date: [Upon receipt / Attached at issue]

This endorsement is part of your contract with TIAA. It adds a provision to your contract, as follows:

This contract is intended to comply with Section 403(b) of the Internal Revenue Code of 1986, as amended, and its terms shall be interpreted accordingly. As such, TIAA and the Employer shall apply the limitations of and follow the requirements of Treasury Regulation sections 1.403(b)-3(a)(4) (deferral limitations), 1.403(b)-3(a)(6) (minimum required distributions), 1.403(b)-3(a)(7) (rollover distribution requirements), 1.403(b)-3(a)(8) (limitation on incidental benefits) and 1.403(b)-3(a)(9) (maximum annual additions) and such other limitations, requirements or successor Treasury regulation sections as may be promulgated pursuant to Applicable Law.


*President and
Chief Executive Officer*

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<i>Product Name:</i>	<i>IGRS-Retirement Choice</i>		
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 12/02/2008
Comments:
Attachment:
AR ComplianceCertification.pdf

Review Status:
Satisfied -Name: Statement of Variability 12/09/2008
Comments:
Attachment:
Statement of Variability.pdf

STATE OF ARKANSAS

CERTIFICATIONS

You have our assurance that we are in compliance with the applicable sections of Ark. Code Ann. 23-79-138.

You also have our assurance that we provide the Life and Health Guaranty Association notice to each certificate holder in compliance with the requirements of Regulation 49.

I hereby certify that I have reviewed the forms listed below; and that, to the best of my knowledge, information, and belief the forms listed below meet the provisions of the Arkansas Insurance Regulation 19 and all applicable requirements of the Arkansas State Insurance Department.

A certification of readability is not included as this product is a security subject to federal jurisdiction.

Forms: IGRS-403b-E1
 IGRSP-403b-E1

A handwritten signature in black ink, appearing to read 'Peretz Perl', is positioned above a horizontal line.

Peretz Perl, FSA, MAAA
Director and Actuary
December 17, 2008

Memorandum of Variable Material

December 5, 2008

Policy Forms:
IGRS-403b-E1
IGRSP-403b-E1

<u>Bracketed Item</u>	<u>Range of Values</u>
Telephone Number	Company telephone number as of issue date.
Effective Date	“Upon receipt” or “Attached at issue”
Signatures & Titles	Names of company officers as of issue date.